

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: SHIRLEY A RYAN	§	Case No.: 07-15525
	§	
	§	
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/27/2007.
- 2) This case was confirmed on 10/15/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/13/2010.
- 6) Number of months from filing to the last payment: 37
- 7) Number of months case was pending: 41
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 2,700.00
- 10) Amount of unsecured claims discharged without payment \$ 16,333.78
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 15,765.40
Less amount refunded to debtor	\$ 285.40
NET RECEIPTS	\$ 15,480.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,154.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,073.37
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 4,227.37**

Attorney fees paid and disclosed by debtor **\$ 346.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NISSAN MOTOR ACCEPTA	SECURED	8,475.00	11,012.61	8,475.00	8,475.00	1,180.95
NISSAN MOTOR ACCEPTA	UNSECURED	2,430.46	.00	2,537.61	282.21	.00
NISSAN MOTOR ACCEPTA	OTHER	.00	NA	NA	.00	.00
AT&T LOAN TRADE	UNSECURED	422.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	422.00	422.74	422.74	47.01	.00
CAPITAL ONE	UNSECURED	1,007.00	1,007.36	1,007.36	112.03	.00
CAPITAL ONE	OTHER	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	985.00	1,001.00	1,001.00	111.32	.00
ASSOCIATED RECOVERY	OTHER	.00	NA	NA	.00	.00
CHECK N GO OF INDIAN	UNSECURED	330.00	NA	NA	.00	.00
CHECK N GO	UNSECURED	300.00	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	529.43	NA	NA	.00	.00
CREDIT ONE BANK	OTHER	.00	NA	NA	.00	.00
FINGERHUT	UNSECURED	83.00	NA	NA	.00	.00
PLAZA ASSOCIATES	OTHER	.00	NA	NA	.00	.00
INSTANT CASH ADVANCE	OTHER	.00	NA	NA	.00	.00
FIRST CHOICE LOANS	UNSECURED	200.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	1,016.00	909.81	909.81	101.18	.00
JEFFERSON CAPITAL SY	UNSECURED	499.00	444.69	444.69	49.45	.00
FORD MOTOR CREDIT CO	OTHER	.00	NA	NA	.00	.00
FIRST NATIONAL BANK	OTHER	.00	NA	NA	.00	.00
ECMC	UNSECURED	5,100.00	5,378.29	5,378.29	598.12	.00
HSBC NV	OTHER	.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ILLINOIS CATALOG SAL	UNSECURED	400.00	NA	NA	.00	.00
INGALLS MEMORIAL HOS	UNSECURED	156.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	54.00	66.54	66.54	6.65	.00
MIDWEST EMERGENCY AS	UNSECURED	96.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	206.00	242.13	242.13	27.73	.00
NICOR GAS	OTHER	.00	NA	NA	.00	.00
NATIONAL QUICK CASH	UNSECURED	400.00	NA	NA	.00	.00
ARMOR SYSTEMS CORP	UNSECURED	100.00	NA	NA	.00	.00
SILKIES	UNSECURED	17.17	NA	NA	.00	.00
SUN CASH	UNSECURED	540.00	NA	NA	.00	.00
CHECK INTO CASH INC	UNSECURED	324.89	377.90	377.90	42.03	.00
PAYDAY LOAN OF IL	UNSECURED	350.00	445.26	445.26	49.52	.00
B-REAL LLC	UNSECURED	NA	1,523.53	1,523.53	169.43	.00
ARNEZ THORNTON	OTHER	.00	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	8,475.00	8,475.00	1,180.95
All Other Secured	.00	.00	.00
TOTAL SECURED:	8,475.00	8,475.00	1,180.95
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	14,356.86	1,596.68	.00

Disbursements:

Expenses of Administration	\$ 4,227.37	
Disbursements to Creditors	\$ 11,252.63	
TOTAL DISBURSEMENTS:		\$ 15,480.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/27/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.